



COVID-19 CORONAVIRUS

Travel Insurance FAQ's

- 1. Am I Covered if I travel against FCO or local Government (Country Travelling from or to) advice?**
There is no cover if you travel anywhere that is contrary to FCO or local Government (Country Travelling from or to) advice.
- 2. Does my policy cover me if I am diagnosed with Coronavirus whilst travelling?**
Yes, there is cover for Emergency Medical Treatment and accommodation costs if you are required to isolate.
- 3. Am I covered if the FCO or Local Government (Country travelling from or to) advice changes before I travel?**
If your policy has been purchased prior to advice changing and you have not yet departed, then your policy will no longer provide any cover whatsoever, any refund should be sort directly from the travel company or airline.
Providing no claim is to be made, we can offer to defer period of cover under your policy for rescheduled trips, providing we are notified before the start of the original trip.
- 4. Am I covered if the FCO or local Government (Country travelling from or to) advice changes after I travel?**
If your policy has been purchased prior to advice changing and you have already departed, then there is cover under the policy.
- 5. One member of my family travelling with me is diagnosed with Coronavirus and is subject to compulsory quarantine by the treating doctor – are we all covered for any additional accommodation and travel costs incurred?**
Yes, providing you are all insured with us and are all subject to quarantine. You must be able to provide medical evidence from the treating doctor or local authority to confirm the quarantine order.
- 6. Am I covered for cancellation if I am diagnosed with Coronavirus before I travel?**
If you are diagnosed with Coronavirus and are unable to travel, there would be cover for cancellation, you would require confirmation from the doctor that you are unable to travel and reason why.

7. Am I covered if denied boarding by my airline due to temperature check or testing positive and the airport?

There would be cover for cancellation if you were to be denied boarding due to temperature check or testing positive at the airport, you will require written confirmation from the airline.

8. Is the cost of my Visas covered if I have to cancel due to being diagnosed with Coronavirus and therefore unable to travel?

There is no cover under the policy for Visas.

9. Am I covered for cancellation should my Country of Residence or Country travelling to go back into Lockdown?

There is no cover for cancellation if my Country of Residence or Country travelling to goes back into Lockdown. Refund / Rescheduling should be sought via the Travel Company / airline.

10. Am I covered if the Country I am travelling in goes into Lockdown?

You are covered under the policy (Catastrophe cover) to return home if you cannot continue with your trip.

11. What if I am travelling overseas and am instructed to quarantine or self-isolate?

Providing you have medical evidence that you have been diagnosed with or directly exposed to Coronavirus, there would be cover for accommodation.

12. What if I arrive at my destination, and I am refused entry due to a high temperature and am forced into isolation for 14 days?

If you are refused entry due to a high temperature and forced into isolation, you are covered for the accommodation costs under the policy (Catastrophe cover)

13. I am travelling with family, one member contracts (or is suspected of contracting) Coronavirus. While family has to self-isolate for 14 days, will additional accommodation / flight costs to return home be covered?

You are covered under the policy (Catastrophe cover) for additional accommodation or for additional flight costs to return home.

14. A close relative has contracted Coronavirus, so I am unable to travel. Am I covered for cancellation or curtailment?

You are covered for cancellation or curtailment if a close relative (as defined under the policy) is diagnosed with Coronavirus.

15. I arrive at my holiday destination but am instructed by the local authorities to self-isolate in my hotel, but I have pre-booked and paid for excursions, what am I covered for?

There is no cover for the cost of tours, excursions, or events you are forced to cancel for whatever the reason for the cancellation.